Nadler . . .

Continued from page 4

When he came back with the quarters, the manager bawled him out for disobeying him. Yet when the employee reported he had just done what the assistant manager told him to do, the manager replied, "Who is the boss here, the assistant manager or me?"

Such a whipsaw can make anyone trying to do his job unhappy.

Small Talk Can Help

On the other side, banks must show how much they do for their employees.

Tom Aitken, president of Peoples Bank of Belleville, N.J., for example, reports that every year, each employee sits down with his boss, and they discuss among other things just how much the bank spends on benefits for that employee.

When the employee realizes how much the bank is spending on him over and above salary, this often makes a difference. What is more significant is that the bank sits down with each employee and tells him how good he is rather than taking this for granted.

A further saving grace of banking is that it can use so many part-time people. These individuals often do not care about unions or the structure of the bank; they have benefits through their spouse's employment, so they provide flexibility and much lower cost. Plus, they gain job satisfaction that comes from having the job hours fit their needs.

Unfortunately, there appears to be too much complacency about unions. Many banks just feel unionization cannot happen to them. And trade executives are hesitant to help prepare the industry to fight unions, lest the trade association be deemed a bargaining agent by the National Labor Relations Board.

The odds are on the bankers' side that they can keep unions out. But, as Schmidlap City's example indicates, a bank that forgets the common-sense rules of keeping employees happy has no immunity from unionization and all the troubles it brings. ■

Grandfathered . . .

Continued from page 40

Obviously, the decision to enter any new market should be analyzed in terms of profit potential. Based on experience, we believe insurance agency activities can be profitable for banks. It's a business that requires little capital. The fee income generated from insurance sales could help offset declining interest margins.

Underwriting also offers significant profit potential. However, the capital requirements are high and the competition stiff. The best underwriting opportunities for banks seem to be in areas related to banking, such as property and casualty and other types of coverage appropriate to the secured lending function. Underwriting of credit life and health and accident insurance is an approved activity for bank holding companies.

The Financial Institutions Deregulation Act would settle the question of whether banks should be in insurance once and for all. Bankers wouldPthen have to decide what insurance services are appropriate for their organization. Those who enter the business would be wise to hire professional insurance people to make the product and marketing decisions.

While the distinction between the banking and insurance industries is fading, there is still a product distinction that cannot be ignored. ■

Top Personal Trust Banks

As of Yearend 1982

(Dollars in Thousands)

		Personal Trust Assets	Estate Assets	Total Assets
1	Morgan Guaranty Trust Co., New York	$4,696,777	$139,370	$4,836,147
2	United States Trust Co., New York	4,366,464	256,214	4,622,678
3	Northern Trust Co., Chicago	4,385,066	124,825	4,509,891
4	Bank of America NT&SA, San Francisco	3,944,983	353,292	4,298,275
5	Mellon Bank NA, Greensburg, Pa.	3,460,173	145,392	3,605,565
6	Harris Trust & Savings Bank, Chicago	3,306,737	279,791	3,586,528
7	Girard Bank, Bala-Cynwyd, Pa.	3,280,858	292,283	3,573,141
8	Wilmington Trust Co., Wilmington, Del.	3,390,549	32,174	3,422,723
9	Chase Manhattan Bank NA, New York	2,968,486	190,282	3,158,768
10	Manufacturers Hanover Trust Co., New York	2,949,308	171,709	3,121,017
11	Ameritrust Co., Cleveland	2,979,022	52,240	3,031,262
12	Wells Fargo Bank NA, San Francisco	2,661,520	307,954	2,969,474
13	Citibank NA, New York	2,815,408	128,741	2,944,149
14	Security Pacific National Bank, Los Angeles	2,685,000	156,217	2,841,217
15	Continental Illinois National Bank & Trust Co., Chicago	2,539,132	174,095	2,713,227
16	Bank of New York, New York	2,456,701	223,011	2,679,712
17	Centerre Trust Co., St. Louis	2,576,649	68,021	2,644,670
18	Provident National Bank, Bryn Mawr, Pa.	2,501,147	119,334	2,620,481
19	Crocker National Bank, San Francisco	1,765,120	616,142	2,381,262
20	First National Bank of Chicago	2,281,719	76,853	2,358,572
21	Chemical Bank, New York	2,176,770	157,553	2,334,323
22	Bankers Trust Co., New York	2,080,877	145,584	2,226,461
23	First National Bank of Boston	2,103,057	30,701	2,133,758
24	Fidelity Bank, Rosemont, Pa.	1,928,401	76,769	2,005,170
25	First Trust Co., St. Paul, Minn.	1,786,735	107,163	1,893,898
26	Pittsburgh National Bank, Jeannette, Pa.	1,749,034	59,803	1,808,837
27	Bank of California NA, San Francisco	1,677,581	66,218	1,743,799
28	Marine Midland Bank NA, Buffalo, N.Y.	1,615,358	90,233	1,705,591
29	Lincoln First Bank NA, Rochester, N.Y.	1,595,040	106,529	1,701,569
30	Connecticut Bank and Trust Co., Hartford	1,657,474	26,987	1,684,461
31	Mercantile-Safe Deposit and Trust Co., Baltimore	1,643,059	32,815	1,675,874
32	National City Bank, Cleveland	1,641,503	33,474	1,674,977
33	Interfirst Bank Dallas NA, Dallas	1,448,874	194,720	1,643,594
34	National Bank of Detroit	1,558,202	66,539	1,624,741
35	State Street Bank & Trust Co., Boston	1,599,912	22,558	1,622,470
36	Connecticut National Bank, Hartford	1,550,930	64,893	1,615,823
37	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	1,491,638	84,166	1,575,804
38	Trust Co. Bank, Atlanta	1,425,759	147,603	1,573,362
39	Comerica Bank, Detroit	1,359,423	177,750	1,537,173
40	First Pennsylvania Bank NA, Bala-Cynwyd	1,453,721	79,160	1,532,881
41	Boston Safe Deposit & Trust Co.	1,520,837	4,174	1,525,011
42	Mercantile Trust Co. NA, St. Louis	1,465,518	45,898	1,511,416
43	Philadelphia National Bank, Ardmore, Pa.	1,426,342	48,083	1,474,425
44	Texas American Bank, Fort Worth	1,405,871	43,276	1,449,147
45	Bank of New England NA, Boston	1,392,088	21,807	1,413,895
46	Northwestern National Bank, Minneapolis	1,316,036	85,423	1,401,459
47	Texas Commerce Bank NA, Houston	1,128,417	148,649	1,277,066
48	First Wisconsin National Bank, Milwaukee	1,202,963	n.a.	1,202,963
49	Rhode Island Hospital Trust NA, Providence	1,160,915	39,569	1,200,484
50	First Interstate Bank, Los Angeles	1,096,726	101,934	1,198,660
51	Bishop Trust Co. Ltd., Honolulu	1,169,951	12,724	1,182,675
52	First National Bank, Fort Worth, Tex.	1,038,229	136,684	1,174,913
53	North Carolina National Bank, Charlotte	1,125,227	42,606	1,167,833
54	First National Bank, Minneapolis	1,045,284	78,338	1,123,622
55	Seattle-First National Bank	1,045,386	71,442	1,116,828
56	First National Bank, Kansas City	1,073,189	19,698	1,092,887
57	Central Trust Co. NA, Cincinnati	1,012,486	31,393	1,043,879
58	Fifth Third Bank, Cincinnati	1,023,164	15,154	1,038,318
59	Union National Bank, Pittsburgh	860,291	159,784	1,020,075
60	First Kentucky Trust Co., Louisville	947,162	57,383	1,004,545
61	RepublicBank Dallas NA	925,708	68,243	993,951
62	Marine Trust Co. NA, Milwaukee	944,391	35,110	979,501
63	Southeast Bank NA, Miami	825,393	136,497	961,890
64	Irving Trust Co., New York	716,941	239,988	956,929
65	Barnett Banks Trust Co. NA, Jacksonville, Fla.	873,956	75,408	949,364
66	First National Bank, Cincinnati	910,604	30,246	940,850
67	Toledo Trust Co., Toledo, Ohio	926,404	10,663	937,067
68	United Virginia Bank, Richmond	848,204	73,942	922,146
69	First City National Bank, Houston	877,759	39,731	917,490
70	Bessemer Trust Co., Newark, N.J.	896,943	15,486	912,429
71	Fidelity Union Bank, Newark, N.J.	843,327	66,791	910,118
72	Manufacturers National Bank, Detroit	851,707	41,019	892,726
73	Boatmen's National Bank, St. Louis	837,478	26,343	863,821
74	First & Merchants National Bank, Richmond, Va.	726,696	111,251	837,947
75	Valley National Bank, Phoenix	775,292	55,776	831,068
76	First National Bank, Birmingham, Ala.	773,538	42,929	816,467
77	First Wisconsin Trust Co., Milwaukee	780,429	35,203	815,632
78	Citizens Fidelity Bank & Trust Co., Louisville, Ky.	730,615	53,030	783,645
79	Citizens and Southern National Bank, Savannah, Ga.	719,624	58,259	777,883
80	Riggs National Bank, Washington, D.C.	716,949	52,690	769,639
81	Central National Bank, Cleveland	704,632	42,371	747,003
82	United States National Bank, Portland, Ore.	58,291	80,380	738,671
83	First Interstate Bank of Arizona NA, Phoenix	693,300	44,181	737,481
84	American Security Bank NA, Washington, D.C.	668,863	28,461	697,324
85	Indiana National Bank, Indianapolis	650,865	38,963	689,828
86	Colonial Bank, Waterbury, Conn.	643,361	39,639	683,000
87	Union Trust Co., Stamford, Conn.	607,686	69,609	677,295
88	Bank of Oklahoma NA, Tulsa	665,549	9,456	675,005
89	M&I Marshall and Ilsley Bank, Milwaukee	613,042	48,228	661,270
90	Hershey Trust Co., Hershey, Pa.	640,938	866	641,804

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Random Thoughts

By SANFORD ROSE

Overheard at the ABA convention last month — Banker A: "Have you read Sandy Rose's last article on duration?" Banker B: "I hope so."

Amusement, bemusement, and derision characterize some bankers' reactions to the duration concept. It is strange how resistant people can be to new ideas that have the potential of greatly assisting them.

Of course, duration is not an intuitively obvious idea. At a recent conference sponsored by Corporate Management Systems of Denver, Jess Yawitz, who teaches finance at Washington University in St. Louis, tried some elucidation. Said Prof. Yawitz: "Suppose I had a multiyear or multiperiod stream of cash flows — let's say, from a 20-year bond. What does the duration concept tell me about these cash flows?

"Duration expresses these cash flows in terms of their zero coupon equivalent. A 20-year bond consists of 40 semiannual cash flows plus a balloon payment. The first cash flow is equivalent to a six-month zero coupon instrument — like a six-month T-bill. The last cash flow

➳ Random Thoughts: Page 4

Comptroller Extends Ban On Charters for Nonbanks

By ANDREW ALBERT

WASHINGTON — Comptroller of the Currency C.T. Conover has extended until March 31 his ban on new national bank charters by securities firms and other nonbanking businesses.

The moratorium, in effect since April 6, was designed to stem a wave of cross-industry mergers that allow outside businesses to offer banking services while avoiding certain federal banking restrictions.

Mr. Conover had originally intended to ban new charters of so-called nonbank banks only until Jan 1, 1984.

But in a letter sent last Thursday to Senate Banking Committee Chairman Jake Garn, R-Utah, the comptroller announced he would extend the moratorium another three months.

Mr. Conover said he was in favor of slowing the integration of banks with other industries only because Congress needed time to debate broader legislation concerning new powers for banks and thrifts.

The agency, which charters all national banks, said it would still consider three pending applications to charter nonbanks because they were submitted

➳ Comptroller: Page 30

Bankruptcy Exemption Left Standing

By GORDON MATTHEWS

NEW YORK — In a victory for lenders, the United States Supreme Court on Monday let stand a lower court ruling that a state may constitutionally override part of the federal bankruptcy law and decide how much property a debtor may exempt from creditors.

The action of the high court upholds a Tennessee statute and indirectly ratifies similar laws in over 30 states containing more stringent exemptions than those listed in the Federal Bankruptcy Act of 1978.

The ruling is important even though the five-year-old federal bankruptcy law, which many creditors consider too favorable to debtors, is itself in limbo while Congress tries to resolve a dispute over the authority and status of bankruptcy judges.

Section 522 of the federal act specifies the property that a debtor may exempt from a bankruptcy estate. However, it also allows any state to enact its own list of exempt property and to forbid debtors from using the federal exemptions.

A federal bankruptcy judge overruled the Tennessee law, saying Congress had no power to delegate such authority to the states. The federal law was supreme, he said, and preempted the entire area of bankruptcy law.

The United States Sixth Circuit Court of Appeals reversed this decision at the urging of the bankruptcy trustee, the state of Tennessee, and the federal goverment. The American Bankers As-

➳ Bankrupt: Page 30

Corporate Strategy

Citi Hopes to Be Electronic Marketplace

By KAREN SLATER

CHICAGO — Citibank's master plan for serving corporate customers calls for it to move beyond electronic banking to serve as an "electronic marketplace."

Sometime after 1985, Citibank senior vice president Byron L. Knief said Monday, the nation's second largest bank plans to expand its computer-based services so that corporations will be able to publicize their wares, place and receive orders, and then make payments electronically through the same system.

The corporations would act through terminals in their facilities. The communications would be channeled through Citibank's own telecommunications system, which includes satellite transponders on Westar 5.

"There are enormous potential advantages with such a service," Mr. Knief, the head of Citibank's electronic banking and technology activities, said in an address here to the national conference on banking of the American Institute of Certified Public Accountants.

"Today, most large companies spend millions on people, paper, postage, and computers to prepare, mail, check, and reconcile payments to invoices, invoices

➳ Citibank: Page 30

INSIDE

Agribusiness Review

Some Midwest farm lenders have formed an organization to help them meet the booming demand they forsee without bumping lending limits, says Richard Ringer in the section starting on page 12. The American Banker's ranking of the top 100 farm lenders is on page 20; a story on the rankings is on page...3

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Prosecution Ending Its Case in Tripati Trial

Witness Testifies She Sent False 1st-Quarter Call Report to Comptroller

By RICHARD RINGER

CHEYENNE, Wyo. — A former principal stockholder in the now defunct Western National Bank of Lovell, Wyo., testified Monday that the bank was sold to Anant Kumar Tripati.

"All parties to the transaction knew it was a sale," said Robert McDowell, who owned about one-third of the stock in Western National Bank.

The question of whether Western National Bank was sold is an important one in the trial of Mr. Tripati. His attorney contends that Mr. Tripati got control of Western National Bank through a default on a loan he made to the bank's major stockholders.

The prosecution team in the bank fraud trial was expected to wrap up its case Monday afternoon.

With the trial now in its second week, Mr. Tripati is expected to testify soon on his own behalf. The 29-year-old immigrant from Fiji is accused of masterminding a plot to defraud the Lovell bank of money for his own use.

The bank was declared insolvent and closed June 24 by the Office of the Comptroller of the Currency because of Mr. Tripati's scheme, the prosecution claims.

In a nine-count criminal indictment, Mr. Tripati is also accused of defrauding the Community Bank of Hartford, S.D., and planning, with similar intent, to defraud the First National Bank & Trust Co. of Wibaux, Mont. The South Dakota bank failed a week before the Lovell bank.

U.S. District Judge Clarence Brimmer is presiding over the trial.

Last Thursday, the final day of testimony before the extended holiday weekend, another key prosecution witness testified that Mr. Tripati took control of Western National Bank on Feb. 14, the first day he arrived at the bank.

In the most emotional testimony of the trial thus far, witness Bernice Cribbs said she prepared a false call report for the Office of the Comptroller of the Currency to hide the amount of brokered deposits that flowed into the bank under Mr. Tripati's orders.

Mrs. Cribbs, who was employed by Western National Bank for 17 years and who was cashier at the time the bank was closed, said she prepared the fake report in order to show that the bank was complying with an agreement to keep a 7½% capital reserve.

That agreement had been arrived at earlier with the Comptroller's office, which regulated Western National Bank, she said.

➳ Tripati: Page 28

Biscayne Holders Seek Branch Sales

Private Capital Also Eyed If They Win Back Thrift

By MERWIN SIGALE

MIAMI — Shareholders in the former Biscayne Federal Savings & Loan Association, which is now operating under federal receivership, plan to recapitalize the thrift if they succeed in regaining control.

Bruce W. Greer, an attorney for the shareholders, said the plan would include the sale of some of the institution's 34 branch offices and an infusion of private capital, the source of which he would not identify.

The plan to restore the thrift to the shareholders is mired in the federal courts.

District Court Judge Eugene P. Spellman in Miami ruled Sept. 9 that the Federal Home Loan Bank Board acted "arbitrarily and capriciously" in taking over the insolvent thrift on April 5.

The Bank Board appealed Judge Spellman's order that the thrift — since converted into New Biscayne Federal — be restored to the stockholders. Arguments on the appeal are scheduled for today in Jacksonville.

Attorneys for the Bank Board have indicated they might take their appeal to the U.S. Supreme Court. Ultimately, though, Judge Spellman's court would have to sort out the process of restoring the thrift. The judge has set a further hearing for Dec. 7.

Mr Greer said the shareholders' plan for recapitalization does not contemplate a financial infusion from public agencies.

"What we have is a very valuable institution which can be recapitalized by its shareholders," he said. "Branch sales are at a premium in this state, and our branch locations are highly desirable."

Judge Spellman took possession last week of some Bank Board documents that included information about bids that seven out-of-state financial institutions have made for the insolvent thrift.

The judge was to have reviewed the bid information privately. He said he

➳ Biscayne: Page 30

Agricultural Lending

Droughts, Cooperative Credit Plague Bankers: ABA Chief

Brenton Adds Sears and Sen. Heinz to List of Major Problems Facing Agricultural Banks

By JOAN FITZGERALD

LOS ANGELES — Agricultural bankers face a number of challenges, among them droughts, the Cooperative Farm Credit System, Sears, Roebuck and Sen. John Heinz, according to the president of the American Bankers Association.

ABA President C. Robert Brenton kicked off the National Agricultural Bankers Conference here with a speech Monday to 900 bankers describing the problems facing their industry.

He emphasized a theme that is expected to be a dominant one at this annual meeting: the expanding activites of the Cooperative Farm Credit System.

"The threat from CFCS would not be anywhere near as great today had we been unified to oppose granting it new powers just a few short years ago," said Mr. Brenton, who is also joint chief executive officer of Brenton Banks Inc. of Des Moines, Iowa.

He noted the shrinking market share of the agricultural banks, which he described as "drastic and quicker" than banking's overall loss of market share in financial services during the last three decades.

In 1973, Mr. Brenton said, banks held more than 50% of the outstanding non-real estate farm debt. By the beginning of this year, that share had fallen to 34%. "We are hardly in real estate at all," he added.

Commercial banks supplied 51% of the $218 billion in agricultural loans made in the U.S. in 1982. The Farm Credit System accounted for 32% of those loans. There are roughly 5,000 agricultural banks in the industry.

Mr. Brenton also cited Sears, Roebuck and Co., a rapidly expanding competitor to banks. The retailer is planning an aggressive move into international trade and finance and is establishing 280 financial centers in its retail outlets by the end of next year.

The ABA president spoke out against recent efforts by Sen. John Heinz, R-Pa., to seek a moratorium on cross-industry moves by financial services firms. The result of such a moratorium will be to keep "banks boxed into a little area on the financial services field," he said.

"I for one, don't relish a Heinz victory. Banking is already playing catchup ball," Mr. Brenton said.

Pointing to the banking industry's success in the campaign to repeal in-

➳ Farm: Page 30

American Banker Revises List of Top Farm Lenders

By L. MICHAEL CACACE

NEW YORK — A revised listing of the top 100 commercial banks in farm lending appears in today's American Banker.

The original listing, published on June 22, surveyed approximately the 650 largest banks in the nation — or those banks required to complete the "large bank" call report.

The call report is filed with various federal regulatory agencies. Large banks — those with assets of $300 million or more — complete one version of the call report, while small and medium-size banks complete another version.

The American Banker believed that the top 100 banks in farm lending could be extracted from the large-bank reports.

However, this was not the case. Twenty-nine of the top 100 lenders to farmers are small and medium-size banks. These banks are shown in boldface in the listing that appears on page 20.

The largest of these banks is Valley Bank, Idaho Falls, Idaho, which ranked 36th in agricultural lending, with $63.96 million in loans to farmers on Dec. 31, 1982.

Total farm loans, as defined by the American Banker, are the sum of real estate loans secured by farmland plus

Top 100 Farm Lenders Table, Page 20

loans to finance agricultural production and other loans to farmers.

Total farm loans for the top 100 banks at the end of 1982 were $10.08 billion, up 12.6% from $8.95 billion a year earlier. Of the total, $9.14 billion were loans to finance agricultural production and $940 million were real estate loans secured by farmland.

The bank with the highest ratio of farm loans to total gross loans was the 83d-ranked First National Bank, Lemmon, S.D., with 78.8%, or $30.5 million, of its $38.7 million loan portfolio in farm loans.

The top 100 banks accounted for 68.4% of the $14.74 billion in farm loans made by all 1,689 banks with assets of more than $100 million on Dec. 31, 1982.

The data for this listing were compiled for the American Banker by the network services division of ADP, New York.

ADP maintains a data base for the call reports for the latest five years. Data for prior years are adjusted for mergers in the current year. Thus, in today's listing, the data shown for Dec. 31, 1981, have been restated for mergers that occurred in 1982.

The American Banker had planned to publish June 30, 1983, call data, but they have not yet been released by the Federal Reserve Board. ■

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Top 100 U.S. Commercial Banks In Farm Lending (a)

As of December 31, 1982

(in thousands of dollars)

Farm Lending Rank 12/31/82	Name of Bank, City, State	—Total Farm Loans— 12/31/82	12/31/81	% Change in Farm Lending	Breakdown of Farm Lending 12/31/82: Real Estate Loans secured by Farmland	Loans to Finance Ag. Prod.	Total Loans Gross (b) 12/31/82	Ratio Farm to Total %
1	Bank of America NT&SA, San Francisco	2,324,758	2,215,127	+ 4.9	417,373	1,907,385	72,085,886	3.2
2	Crocker National Bank, San Francisco	570,658	481,117	+ 18.6	5,879	564,779	16,047,928	3.6
3	Citibank NA, New York	557,000	492,343	+ 13.1	2,000	555,000	68,824,000	0.8
4	Security PacificNational Bank, Los Angeles	523,783	471,736	+ 11.0	16,188	507,595	22,284,725	2.4
5	Wells Fargo Bank NA, San Francisco	480,758	382,821	+ 25.6	33,134	447,624	16,958,084	2.8
6	Valley National Bank of Arizona, Phoenix	310,799	317,214	— 2.0	9,818	300,981	4,270,896	7.3
7	Morgan Guaranty Trust Co., New York	190,384	66,408	+186.7	0	190,384	28,911,372	0.7
8	Rainier National Bank, Seattle	180,262	170,114	+ 6.0	4,952	175,310	3,540,696	5.1
9	First Interstate Bank of California, Los Angeles	143,285	126,642	+ 13.1	2,357	140,928	12,315,905	1.2
10	Seattle-First National Bank	139,018	133,578	+ 4.1	10,976	128,042	7,009,823	2.0
11	Idaho First National Bank, Boise	137,367	127,739	+ 7.5	174	137,193	1,294,261	10.6
12	First National Bank & Trust Co., Oklahoma City	123,313	139,861	— 11.8	0	123,313	1,500,808	8.2
13	Chase Manhattan Bank NA, New York	111,818	142,013	— 21.3	868	110,950	52,856,490	0.2
14	First Interstate Bank of Arizona NA, Phoenix	111,064	107,814	+ 3.0	52	111,012	2,699,970	4.1
15	First Interstate Bank of Oregon NA, Portland	103,936	128,538	— 19.1	257	103,679	2,603,028	4.0
16	United States National Bank, Portland, Ore	100,708	94,540	+ 6.5	5,556	95,152	3,018,840	3.3
17	First Bank of South Dakota NA, Sioux Falls	100,703	90,744	+ 11.0	1,557	99,146	436,632	23.1
18	First National Bank, Aberdeen, S.D.	92,787	75,268	+ 23.3	1,431	91,356	210,257	44.1
19	First Security National B & T Co., Lexington, Ky.	92,450	81,903	+ 12.9	7,201	85,249	464,436	19.9
20	American Bank & Trust Co., Reading, Pa.	91,477	89,891	+ 1.8	34,839	56,638	1,321,991	6.9
21	First National Bank, Chicago	91,106	31,221	+191.8	1,441	89,665	21,359,745	0.4
22	Norwest Bank Sioux Falls NA, S.D.	90,727	90,011	+ 0.8	2,231	88,496	299,650	30.3
23	First National Bank, Amarillo, Tex.	88,466	52,422	+ 68.8	2,239	86,227	578,882	15.3
24	First Security Bank of Idaho NA, Boise	86,248	74,472	+ 15.8	11,912	74,336	914,993	9.4
25	Bank of Stockton, Calif.	84,272	83,505	+ 0.9	14,447	69,825	267,288	31.5
26	Old National Bank, Spokane, Wash.	84,092	69,163	+ 21.6	35,736	48,356	792,679	10.6
27	Manufacturers Hanover Trust Co., New York	74,126	51,081	+ 45.1	0	74,126	40,336,037	0.2
28	Commonwealth National Bank, Harrisburg, Pa.	74,116	65,953	+ 12.4	33,410	40,706	745,647	9.9
29	Peoples National Bank, Seattle	73,400	78,598	— 6.6	3,825	69,575	983,782	7.5
30	Omaha National Bank, Neb.	69,467	35,419	+ 96.1	3	69,464	418,225	16.6
31	Bank of California NA, San Francisco	69,377	48,664	+ 42.6	1,252	68,125	2,567,420	2.7
32	Hamilton Bank, Lancaster, Pa.	67,391	57,605	+ 17.0	35,403	31,988	1,265,648	5.3
33	Continental Illinois National B & T Co., Chicago	65,088	129,739	— 49.8	0	65,088	31,954,106	0.2
34	Norwest Bank Minneapolis NA	64,679	40,032	+ 61.6	278	64,401	2,983,123	2.2
35	BancOhio National Bank, Columbus	64,229	65,601	— 2.1	22,186	42,043	2,925,346	2.2
36r	**Valley Bank, Idaho Falls, Idaho**	63,960	59,233	+ 8.0	345	63,615	144,039	44.4
37R	Morgan Bank Delaware, Wilmington	62,367	-----	----	0	62,367	906,815	6.9
38R	First Security Bank of Utah NA, Ogden	60,555	41,051	+ 47.5	6,218	54,337	1,339,597	4.5
39R	Texas American Bank/Fort Worth NA	53,630	48,306	+ 11.0	121	53,509	1,347,323	4.0
40R	First Interstate Bank of Idaho NA, Boise	52,178	27,408	+ 90.4	568	51,610	413,557	12.6
41R	RepublicBank Dallas NA	51,500	47,550	+ 8.3	4,461	47,039	6,722,804	0.8
42R	Chemical Bank, New York	49,259	30,972	+ 59.0	2,871	46,388	28,303,794	0.2
43R	Branch Banking & Trust Co., Wilson, N.C.	48,504	40,132	+ 20.9	19,100	29,404	749,744	6.5
44R	Oneida National Bank, Utica, N.Y.	47,585	46,126	+ 3.2	9,947	37,638	434,512	11.0
45R	Lloyds Bank California, Los Angeles	46,975	42,258	+ 11.2	1,238	45,737	1,815,535	2.6
46R	First National Bank & Trust Co., Lincoln, Neb.	46,850	37,239	+ 25.8	1,107	45,743	319,961	14.6
47R	Deposit Guaranty National Bank, Jackson, Miss.	46,203	30,315	+ 52.4	16,509	29,694	1,002,544	4.6
48r	**First National Bank, Holdrege, Neb.**	45,990	42,434	+ 8.4	34	45,956	62,213	73.9
49R	Colorado National Bank, Denver	45,858	36,592	+ 25.3	3,095	42,763	758,984	6.0
50r	**First Bank NA, Aberdeen, S.D.**	44,743	38,005	+ 17.7	64	44,679	114,879	38.9
51r	**Bank of Oregon, Woodburn**	44,675	8,952	+399.1	666	44,009	130,423	34.3
52R	Amarillo National Bank, Tex.	42,740	37,516	+ 13.9	521	42,219	346,483	12.3
53R	First National Bank, Shreveport, La.	42,590	41,662	+ 2.2	31,043	11,547	367,799	11.6
54R	InterFirst Bank Dallas NA	42,027	55,762	— 24.6	12,208	29,819	6,722,187	0.6
55r	**First National Bank, St. Joseph, Mo.**	40,352	25,523	+ 58.1	391	39,961	171,846	23.5
56R	First Victoria National Bank, Tex.	40,065	36,051	+ 11.1	1,794	38,271	150,075	26.7
57R	NCNB National Bank of North Carolina, Charlotte	39,964	33,164	+ 20.5	3,842	36,122	3,943,657	1.0
58r	**Monticello State Bank, Iowa**	39,670	34,389	+ 15.4	1,618	38,052	55,721	71.2
59r	**First American State Bank, Ft. Dodge, Iowa**	38,401	35,692	+ 7.6	467	37,934	69,588	55.2
60R	IntraWest Bank of Denver NA	37,872	42,797	— 11.5	1,108	36,764	1,148,421	3.3
61r	**American National Bank, St. Joseph, Mo.**	37,738	33,650	+ 12.1	1,420	36,318	131,910	28.6
62R	National Bank of Commerce T&S Assn., Lincoln, Neb.	36,769	37,253	— 1.3	87	36,682	206,935	17.8
63R	First National Bank, Lubbock, Tex.	36,151	39,837	— 9.3	1,467	34,684	276,158	13.1
64R	Grenada Bank, Miss.	36,000	35,490	+ 1.4	7,721	28,279	238,437	15.1
65R	Bank of Hawaii, Honolulu	35,185	24,951	+ 41.0	6,840	28,345	1,719,323	2.0
66r	**Rockingham National Bank, Harrisburg, Va.**	35,116	35,066	+ 0.1	12,936	22,180	130,421	26.9
67r	**First National Bank, York, Neb.**	34,775	31,412	+ 10.7	1,601	33,174	58,304	59.6
68r	**Citizens First National Bank, Princeton, Ill.**	34,696	29,954	+ 15.8	3,171	31,525	88,933	39.0
69R	First-Wichita National Bank, Wichita Falls, Tex.	34,175	43,456	— 21.4	2,168	32,007	225,847	15.1
70R	First National Bank, Boston	34,141	61,125	— 44.1	0	34,141	8,572,227	0.4
71r	**Lamesa National Bank, Tex.**	33,878	37,823	— 10.4	645	33,233	55,563	61.0
72r	**Guardian State Bank & Trust Co., Alliance, Neb.**	32,989	23,030	+ 43.2	897	32,092	48,870	67.5
73R	First Interstate Bank of Washington NA, Seattle	32,750	28,048	+ 16.8	1,709	31,041	1,278,108	2.6
74R	Security National Bank, Sioux City, Iowa	32,563	22,536	+ 44.5	48	32,515	120,897	26.9
75r	**Commercial Nat'l Bank & Trust, Grand Island, Neb.**	31,871	29,834	+ 6.8	1,665	30,206	60,985	52.3
76R	Shawmut Bank of Boston NA	31,781	26,329	+ 20.7	0	31,781	1,608,149	2.0
77r	**First National Bank & Trust Co., N. Platte, Neb.**	31,766	27,638	+ 14.9	3,747	28,019	60,539	52.5
78R	RepublicBank Lubbock NA, Tex.	31,687	28,997	+ 9.3	407	31,280	255,830	12.4
79R	Mercantile National Bank, Dallas	31,657	21,093	+ 50.1	13,892	17,765	3,077,569	1.0
80r	**First National Bank & Trust Co., Columbus, Neb.**	31,621	28,890	+ 9.5	2,017	29,604	68,907	45.9
81r	**Norwest Bank Billings NA, Mont.**	31,110	23,060	+ 34.9	62	31,048	132,344	23.5
82r	**Anadarko Bank & Trust Co., Okla.**	30,956	12,690	+143.9	1,570	29,386	52,679	58.8
83r	**First National Bank, Lemmon, S.D.**	30,504	23,202	+ 31.5	1,458	29,046	38,692	78.8
84R	United Bank of Denver NA	30,028	19,256	+ 55.9	4,903	25,125	1,354,243	2.2
85R	Wachovia Bank & Trust Co. NA, Winston-Salem, N.C.	30,027	31,535	— 4.8	7,674	22,353	3,367,688	0.9
86R	Marine Midland Bank NA, Buffalo, N.Y.	30,023	28,024	+ 7.1	3,172	26,851	11,995,848	0.3
87R	Bankers Trust Co., Des Moines, Iowa	29,900	23,140	+ 29.2	1,833	28,067	323,349	9.2
88r	**First National Bank, Hastings, Neb.**	29,789	25,179	+ 18.3	1,692	28,097	90,589	32.9
89r	**Central National Bank & Trust, Enid, Okla.**	29,762	25,769	+ 15.5	0	29,762	146,101	20.4
90r	**Citizens Bank & Trust Co., Belzoni, Miss.**	29,660	25,275	+ 17.3	148	29,512	65,594	45.2
91R	Virginia National Bank, Norfolk	29,327	27,338	+ 7.3	9,972	19,355	1,990,855	1.5
92r	**First National Bank, Wray, Col.**	29,164	23,625	+ 23.4	0	29,164	37,711	77.3
93r	**First National Bank, Lamesa, Tex.**	28,568	30,643	— 5.5	2,223	26,745	52,647	55.0
94r	**Platte Valley State Bank & Trust Co., Kearny, Neb.**	28,947	27,624	+ 4.8	297	28,650	61,992	46.7
95R	Huntington National Bank, Columbus, Ohio	28,914	30,350	— 4.7	9,226	19,688	2,018,189	1.4
96R	Frankenmuth Bank & Trust, Mich.	28,813	15,478	+ 86.2	3,291	25,522	169,876	17.0
97r	**Norwest Bank Omaha-South NA, Neb.**	28,676	23,430	+ 22.4	276	28,400	108,230	26.5
98r	**Ida County State Bank, Ida Grove, Iowa**	28,631	22,769	+ 25.7	398	28,233	40,460	70.8
99r	**Farmers National Bank, Geneseo, Ill.**	28,353	22,840	+ 24.1	53	28,300	65,563	44.6
100r	**Gering National Bank & Trust Co., Neb.**	28,274	23,093	+ 22.4	0	28,274	50,653	55.8

(a)—Total farm lending is the sum of real estate loans secured by farmland plus loans to finance agricultural production. Data are from the Consolidated Report of Condition, or "Call Report", submitted by banks to the Federal regulatory agencies. The 1981 data have been restated for commercial bank mergers in 1982. Banks inadvertantly omitted from the listing, originally published on June 22, 1983, are shown in bold face.

R—Rank has been revised since publication on June 22.
r—Rank bank would have had if it had been included in the original tabulation on June 22.

DATA SOURCE: *Provided by the Network Services Division of ADP.*